

Information to identify the case:

Teresa C. Garces

Debtor 1:
First Name Middle Name Last Name
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: District of New Jersey
Case number: **17-13142-ABA**

Social Security number or ITIN: **xxx-xx-1869**
EIN: **-----**
Social Security number or ITIN: **-----**
EIN: **-----**
Date case filed in chapter: **13 2/18/17**
Date case converted to chapter: **7 6/28/19**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Teresa C. Garces	
2. All other names used in the last 8 years		
3. Address	201 E. Bayview Avenue Pleasantville, NJ 08232	
4. Debtor's attorney Name and address	Steven A. Silnitzer 335 E. Jimmie Leeds Road Building 200, Suite C Galloway, NJ 08205	Contact phone 609-748-6100
5. Bankruptcy trustee Name and address	Thomas J Subranni Subranni Zauber 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 7/1/19
7. Meeting of creditors	August 8, 2019 at 09:30 AM		Location: 1423 Tilton Road, Suite 5, Northfield, NJ 08225
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.		
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:		Filing deadline: 10/7/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).		
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Teresa C. Garces
Debtor

Case No. 17-13142-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 51

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db +Teresa C. Garces, 201 E. Bayview Avenue, Pleasantville, NJ 08232-3014
tr +Thomas J Subranni, Subranni Zauber, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
516655090 +ADT Security Services, Inc., Attn: N C O Financial Systems, Inc., 507 Prudential Rd.,
Horsham PA 19044-2308
516655091 Associated Credit Services, Inc., P O Box 5171, Westborough MA 01581-5171
516655089 +Asst Attorney General, Civil Trial Section, Eastern Region, PO Box 227,
Ben Franklin Station, Washington, DC 20044-0227
516655092 Atlantic Pathologists PC, P O Box 95000-2705, Philadelphia PA 19195-0001
516655093 Bayfront Emergency Physicians, P O Box 3012, Wilmington DE 19804-0012
516655097 C C S Collection Services (3), P O Box 55126, Boston MA 02205-5126
516655096 Coastal Clinical Pathologists, P O Box 892, Concordville PA 19331-0892
516655099 +Ditech Financial LLC, Attn: Phelan Hallinan Diamond & Jones,, 400 Fellowship Road, Suite A,
Mt. Laurel, NJ 08054-3437
516655100 Fay Servicing, P O Box 619063, Dallas TX 75261-9063
516921423 +Fay Servicing, LLC, Bankruptcy Department, 440 South LaSalle Street, Suite 2000,
Chicago, IL 60605-5011
#+Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
516655105 +Joe D Williams, D M D, 6816 Ventnor Ave, Ventnor NJ 08406-2027
516655106 +Lyons Dougherty Veldhuis, 136 Gaither Dr Suite 100, P O Box 1269, Mt Laurel NJ 08054-7269
516655110 +M C M (3), Dept 12421, P O Box 603, Oaks PA 19456-0603
516655107 +Merchants' Credit Guide Co, 223 W Jackson Blvd #400, Chicago Illinois 60606-6974
516655111 +Midland Funding LLC, Attn: Gerardinodipolo, Goldman & Warshaw, P O Box 2500,
West Caldwell NJ 07007-2500
516655112 N C O Financial Systems Inc, 20 E Clementon Rd #102 North, Gibbsboro NJ 08026
516655108 Office of Chief Counsel, IRS SB/SE Div Counsel, One Newark Center, Suite 1500,
Newark, NJ 07102 5224
516655115 +PNC Bank, 2730 Liberty Ave, Pittsburgh PA 15222-4747
516712650 +PROF-2013-S3 LEGAL TITLE TRUST IV, BY U.S. BANK NA, c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
516655109 +Pressler & Pressler, 7 Entin Rd, Parsippany NJ 07054-5020
516655117 +Prism Education Group, Inc., Attn: Mary Dignan, 8025 Black Horse Pk Suite 210,
W Atlantic City NJ 08232-2960
516655118 +Professional Recovery Services Inc, Attn: John Crosby, P O Box 1880,
Voorhees NJ 08043-7880
516655121 +Southern Jersey Family Medical Centers, P O Box 1208, Hammonton NJ 08037-5208
516655122 Southwest Credit, 4129 International Pkwy Suite 1100, Carrollton TX 75007-1958
516706706 +TMobile, Attn American Infosource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
516655125 +U S Department of Education, P O Box 530260, Atlanta GA 30353-0260
516655126 Valentine & Kebartas Inc, PO Box 325, Lawrence MA 01842-0625
516655127 Vision Financial Corp. P O Box 900, Purchase NY 10577-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Notice by electronic transmission was sent to the following persons/entities by the Binghamton, New York Court of Appeals on Jul 02 2019 01:07:45: Steven A. Silnutzer, 335 E. Jimmie Leeds Road, Building 200, Suite C, Galloway, NJ 08205 E-mail/Text: stevenasil2000@yahoo.com

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 02 2019 01:05:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 02 2019 01:09:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

516655094 Newark, NJ 07102-5235
+E-mail/Text: ering@cbhv.com Jul 02 2019 01:09:37 C B H V, P O Box 3495, Toledo, OH 43607-0495

516706741 Toledo OH 43607-0495 +E-mail/Text: ering@cbhv.com Jul 02 2019 01:09:37 CBHV, PO Box 831, Newburgh, NY 12551-0831

516655095 EDI: CAPITALONE.COM Jul 02 2019 04:23:00 Capital One Bank, P O Box 71083,
Charlotte NC 28272-1083
516655101 E-mail/Text: data_processing@fin.vas.com Jul 02 2019 01:00:14

516655101 E-mail/Text: data_processing@fin-rec.com Jul 02 2019 01:09:14
Financial Recovery Services, Inc., P O Box 385908, Minneapolis MN 55438-5908
516655102 +EDI: IIC9.COM Jul 02 2019 04:23:00 I C System Inc, P O Box 64380, St Paul

EDI: IRS.COM Jul 02 2019 04:23:00 Department of The Treasury,
Bureau of the Fiscal Service, P O Box 1686, Birmingham AL 35201-1686

516655114 +E-mail/Text: janicemorgan@optimum.net Jul 02 2019 01:10:31 PDAB Inc,
Denville NJ 07834-1300
516655116 E-mail/Text: blkrmatice@progmil.com Jul 02 2019 01:00:39 Paragon Recovery

516655116 E-mail/Text: bkrnotice@prgmail.com Jul 02 2019 01:09:39 Paragon Revenue Group,
216 Le Phillip Ct, Concord NC 28025-2954
516655119 E-mail/Text: bk@rgsfinancial.com Jul 02 2019 01:09:35 R.G.S. Financial P.O. Box 952039

516655119 E-mail/Text: bk@rgsfinancial.com Jul 02 2019 01:08:35 R G S Financial, P O Box 8
Richardson TX 75085-2039

516655120 +E-mail/Text: jboehler@shorememorial.org Jul 02 2019 01:10:50 Shore Medical Center

516677830 +EDI: RMSC.COM Jul 02 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management,

516655123 PO Box 41021, Norfolk, VA 23541-1021
EDI: AISTMBL.COM Jul 02 2019 04:23:00 T Mobile, P O Box 742596
Cincinnati OH 45274-2596

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 51

Date Rcvd: Jul 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517308639 +E-mail/Text: bknotices@snsc.com Jul 02 2019 01:10:26 US Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
US Bank Trust National Association, c/o SN Servicing Corporation 95501-0305
517308638 +E-mail/Text: bknotices@snsc.com Jul 02 2019 01:10:26 US Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
516950233 EDI: ECMC.COM Jul 02 2019 04:23:00 US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448
516872320 +EDI: AIS.COM Jul 02 2019 04:23:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516655128 EDI: WFFC.COM Jul 02 2019 04:23:00 Wells Fargo Bank, P O Box 536210,
Atlanta GA 30353-6210

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516655103* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Unit,
955 S. Springfield Avenue, Springfield, NJ 07081)
516655104* Internal Revenue Service, PO Box 7346, Phila., PA 19101 7346
516706742* +TMobile, Attn American Infosource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
516655113 ##+National Credit Services Inc, P O Box 3002, 17704 134th Ave NE, Woodinville WA 98072-4605
516655124 ##Tate & Kirlin Associates, 2810 Southampton Rd, Philadelphia PA 19154-1207

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 1, 2019 at the address(es) listed below:

NONE.

TOTAL: 0